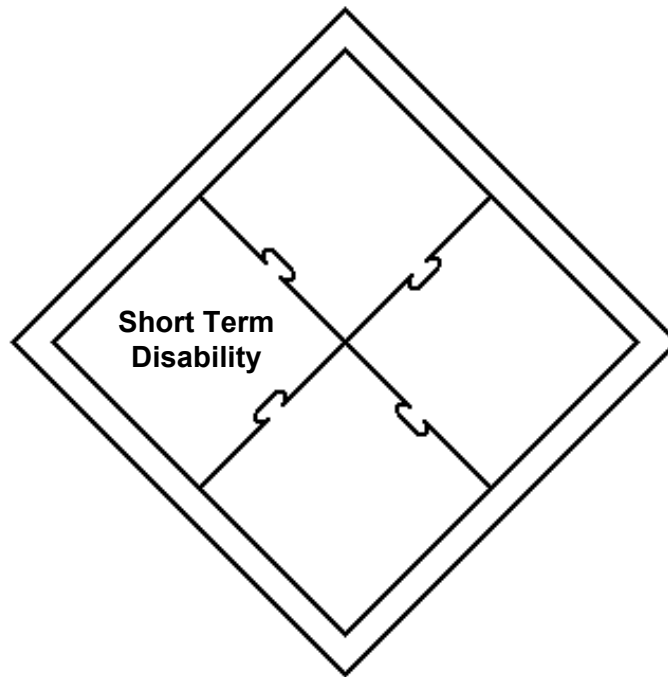


Voluntary Benefit Package

Short Term Disability



Provide additional security
for your family with low cost group insurance.



**Medical Life
Insurance Company**

MLI'S Voluntary Disability Insurance

VOLUNTARY DISABILITY INSURANCE

In today's economy, none of us can afford to lose our weekly paycheck, but disability strikes more often than most people realize.

It is a reality:

- 3 out of 10 working individuals between the ages of 25 and 65 will become disabled for 90 days or longer.*
- Almost 1 in 5 employees will become disabled for 5 years or more before age 65.*

DO YOU NEED DISABILITY INSURANCE?

One way to determine how much insurance coverage you need is to look at your anticipated financial needs in the event of a disability.

Extra protection through MLI's Voluntary STD Plan will provide your family with cash to make mortgage or rent payments..to pay for groceries, taxes, education or outstanding debts...AND...more importantly, to provide security for your family.

Medical Life Insurance Company and your employer now offer you the opportunity to purchase Short-Term Disability insurance at low group rates. Voluntary STD provides an income replacement benefit if you become totally disabled due to injury or sickness.

The details of MLI's Voluntary STD Plan are explained in this booklet, and Remember....

Insurance won't prevent sickness or accidents . . .but it will protect your family from the financial problems, which arise when you are unable to work.

* Employee Benefit Plan review

ELIGIBILITY

You are eligible to enroll for Voluntary Benefits if you work the minimum number of hours per week required by your employer, and you have satisfied the waiting period, if any.

HOW TO ENROLL

Enrollment is easy. If you meet the eligibility requirements:

- Review the benefit information in this booklet carefully.
- Complete the enrollment form provided.
- Return your enrollment form to your employer promptly.

If you are already enrolled in the Voluntary Benefit program and you want to change your benefit levels:

- Ask your employer for an enrollment/change form.
- Complete the form, following any special instructions that apply to changes.
- Return the form to your employer for processing.

PREMIUM PAYMENTS

Your monthly premium payments will be processed by your employer through convenient payroll deduction.

The amount of your monthly premium payment will depend on your age and the amount of coverage you select. As your age increases, your monthly premium will be adjusted in accordance with the applicable rate table.

Voluntary Short Term Disability

THE STD BENEFIT

Voluntary Short Term Disability provides you bi-weekly benefit payments to help replace lost income should you become disabled due to a non-occupational accident or sickness. Pregnancy or its complications are covered under this benefit.

The payment of premiums is required during the period of disability.

COVERAGE AVAILABLE

You can choose the benefit amount that's right for you. Plans available are based on your salary. The following table does not apply to you if you are eligible for state-mandated disability benefits; if you are see the note below.

The benefit amount may not exceed 70% of your basic weekly income.

Note: If you are eligible for state-mandated temporary disability benefits, you may enroll in this program, but the combination of this plan's benefit and your state-mandated benefits may not exceed 70% of your Basic Weekly Income.

Basic Weekly Income means the weekly compensation you earn from your normal occupation. It does not include earnings from overtime, bonuses, or any other form of extra pay. However, if your compensation is based in whole or in part on commissions, Basic Weekly Income will include the weekly average paid in Commissions during the preceding 12-month period.

Benefits terminate at retirement.

EFFECTIVE DATE

If you were an eligible employee on your employer's plan effective date; your Voluntary STD Coverage will be effective on the **LATER** of the following dates:

1. The plan effective date: or
2. The date you sign your enrollment form

If you were hired after your employer's plan effective date, your effective date of coverage will depend on when you enroll, as follows:

1. If you enroll during your waiting period, coverage will become effective on the day following the completion of your waiting period.

2. If you enroll within 31 days after your waiting period, coverage will become effective on the day you sign the enrollment form
3. If there is no waiting period, your coverage will become effective on the day you sign the enrollment form

LIMITATION

A 12/12 pre-existing condition limitation applies. A pre-existing condition means a sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a pre-existing condition within the first 12 months of your effective date will not be covered.

If you increase your benefit amount during a later Open Enrollment, this limitation will apply to the increased benefit.

About MLI..... Medical Life

Medical Life Insurance Company (MLI) was founded in 1973 and is currently licensed in 48 states and in the District of Columbia. MLI is headquartered in Cleveland, Ohio with regional offices in Maryland, Massachusetts, New Jersey, North Carolina, Washington and West Virginia.

Medical Life has a strong asset to liability ratio of approximately 2 to 1 and a solid investment portfolio, which contains no junk bonds; real estate mortgages, and clearly reflects the company's sound financial condition. The A.M. Best Company rates Medical Life's financial condition and operating performance "A" (Excellent). Standard and Poor's rates MLI "A++" (Strong) for financial strength.

Medical Life is a wholly owned subsidiary of Health Care Service Corporation (HCSC), the largest health care insurer in Illinois. MLI is also a member of the Preferred Financial Group, a network of life insurance and financial service companies owned by HCSC.

We are proud of our products and our ability to perform well in today's market. When you choose Medical Life, you become more than just a customer. You become a primary concern to all of us at Medical Life, and you can count on us to do our very best to serve your insurance needs.

We invite you to take advantage of this opportunity to purchase additional benefits at our low group rates, and join our growing family of satisfied customers.

The information provided in this brochure is only a summary of the benefits offered. Under limited conditions, MLI reserves the right to terminate the Master Policy. MLI reserves the right to change the premium rates, but not more than once in a 12-month period. Refer to the Master Policy for details and limitation of coverage. (Policy Series ML2200)

Medical Life Insurance Company

Voluntary Short Term Disability

Eligibility

You are eligible to enroll if you work the minimum number of hours per week required by your employer, and you have satisfied any waiting period.

Benefit Schedule

1st Day Accident 8th Day Sickness 26 Week Maximum Duration

You select a weekly benefit amount ranging from \$100 to \$750 per week in \$50 increments not to exceed 70% of basic weekly income*.

Monthly Replacement Rates 1-8-26 Plan Per \$10 of Weekly Benefit	
under 30	\$ 0.96
30 – 34	\$ 0.96
35 – 39	\$ 0.96
40 - 44	\$ 0.90
45 - 49	\$ 1.04
50 - 54	\$ 1.25
55 - 59	\$ 1.50
60 - 64	\$1.76
65 - 69	\$ 2.31
70 +	\$ 3.08

Monthly Premium Cost

(based on 12 payroll deductions per year)

If your Annual salary is at least:	You may Select a weekly Benefit of:	Your Attained Age							
		Under 40	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$7,430	\$100	\$9.60	\$9.00	\$10.40	\$12.50	\$15.00	\$17.60	\$23.10	\$30.80
\$11,143	\$150	\$14.40	\$13.50	\$15.60	\$18.75	\$22.50	\$26.40	\$34.65	\$46.20
\$14,860	\$200	\$19.20	\$18.00	\$20.80	\$25.00	\$30.00	\$35.20	\$46.20	\$61.60
\$18,572	\$250	\$24.00	\$22.50	\$26.00	\$31.25	\$37.50	\$44.00	\$57.75	\$77.00
\$22,286	\$300	\$28.80	\$27.00	\$31.20	\$37.50	\$45.00	\$52.80	\$69.30	\$92.40
\$26,000	\$350	\$33.60	\$31.50	\$36.40	\$43.75	\$52.50	\$61.60	\$80.85	\$107.80
\$29,715	\$400	\$38.40	\$36.00	\$41.60	\$50.00	\$60.00	\$70.40	\$92.40	\$123.20
\$33,430	\$450	\$43.20	\$40.50	\$46.80	\$56.25	\$67.50	\$79.20	\$103.95	\$138.60
\$37,143	\$500	\$48.00	\$45.00	\$52.00	\$62.50	\$75.00	\$88.00	\$115.50	\$154.00
\$40,860	\$550	\$52.80	\$49.50	\$57.20	\$68.75	\$82.50	\$96.80	\$127.05	\$169.40
\$44,572	\$600	\$57.60	\$54.00	\$62.40	\$75.00	\$90.00	\$105.60	\$138.60	\$184.80
\$48,286	\$650	\$62.40	\$58.50	\$67.60	\$81.25	\$97.50	\$114.40	\$150.15	\$200.20
\$52,000	\$700	\$67.20	\$63.00	\$72.80	\$87.50	\$105.00	\$123.20	\$161.70	\$215.60
\$55,715	\$750	\$72.00	\$67.50	\$78.00	\$93.75	\$112.50	\$132.00	\$173.25	\$231.00

*Basic weekly income means the weekly compensation you earn from your normal occupation with your employer. It does not include earnings from overtime, bonuses, or any other form of pay. However, if your compensation is based in whole or in part on commissions, basic weekly income will include the weekly average paid in commissions during the preceding 12-month period.

This Premium Cost Chart is for illustrative purposes only; your monthly premium cost may be slightly higher or lower due to rounding.

The information provided is only a summary of the benefits available. Refer to a certificate for details and limitations of coverage. (Policy series ML2200)

Medical Life Insurance Company

Voluntary Short Term Disability

Eligibility

You are eligible to enroll if you work the minimum number of hours per week required by your employer, and you have satisfied any waiting period.

Benefit Schedule

15th Day Accident 15th Day Sickness 52 Week Maximum Duration

You select a weekly benefit amount ranging from \$100 to \$750 per week in \$50 increments not to exceed 70% of basic weekly income*.

Monthly Replacement Rates 15-15-52 Plan Per \$10 of Weekly Benefit	
under 30	\$ 0.88
30 - 34	\$ 0.88
35 - 39	\$ 0.88
40 - 44	\$ 0.87
45 - 49	\$ 1.00
50 - 54	\$ 1.21
55 - 59	\$ 1.46
60 - 64	\$ 1.70
65 - 69	\$ 2.22
70 +	\$ 3.02

Monthly Premium Cost

(based on 12 payroll deductions per year)

If your Annual salary is at least:	You may Select a weekly Benefit of:	Your Attained Age							
		Under 40	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$7,430	\$100	\$8.80	\$8.70	\$10.00	\$12.10	\$14.60	\$17.00	\$22.20	\$30.20
\$11,143	\$150	\$13.20	\$13.05	\$15.00	\$18.15	\$21.90	\$25.50	\$33.30	\$45.30
\$14,860	\$200	\$17.60	\$17.40	\$20.00	\$24.20	\$29.20	\$34.00	\$44.40	\$60.40
\$18,572	\$250	\$22.00	\$21.75	\$25.00	\$30.25	\$36.50	\$42.50	\$55.50	\$75.50
\$22,286	\$300	\$26.40	\$26.10	\$30.00	\$36.30	\$43.80	\$51.00	\$66.60	\$90.60
\$26,000	\$350	\$30.80	\$30.45	\$35.00	\$42.35	\$51.10	\$59.50	\$77.70	\$105.70
\$29,715	\$400	\$35.20	\$34.80	\$40.00	\$48.40	\$58.40	\$68.00	\$88.80	\$120.80
\$33,430	\$450	\$39.60	\$39.15	\$45.00	\$52.10	\$65.70	\$76.50	\$99.90	\$135.90
\$37,143	\$500	\$44.00	\$43.50	\$50.00	\$60.50	\$73.00	\$85.00	\$111.00	\$151.00
\$40,860	\$550	\$48.40	\$47.85	\$55.00	\$66.55	\$80.30	\$93.50	\$122.10	\$166.10
\$44,572	\$600	\$52.80	\$52.20	\$60.00	\$72.60	\$87.60	\$102.00	\$133.20	\$181.20
\$48,286	\$650	\$57.20	\$56.55	\$65.00	\$78.65	\$94.90	\$110.50	\$144.30	\$196.30
\$52,000	\$700	\$61.60	\$60.90	\$70.00	\$84.70	\$102.20	\$119.00	\$155.40	\$211.40
\$55,715	\$750	\$66.00	\$65.25	\$75.00	\$90.75	\$109.50	\$127.50	\$166.50	\$226.50

*Basic weekly income means the weekly compensation you earn from your normal occupation with your employer. It does not include earnings from overtime, bonuses, or any other form of pay. However, if your compensation is based in whole or in part on commissions, basic weekly income will include the weekly average paid in commissions during the preceding 12-month period.

This Premium Cost Chart is for illustrative purposes only; your monthly premium cost may be slightly higher or lower due to rounding.

The information provided is only a summary of the benefits available. Refer to a certificate for details and limitations of coverage. (Policy series ML2200)